

DETAILED ACTION

This communication is in response to amendment filed 2/29/2008.

EXAMINER'S AMENDMENT

An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Claim 1:

Add "electronically" before "attaching a credit guarantee to the..."

Response to Amendment

The amendments include:

Amended claims: 0

Non-changed claims: 1-13

Canceled claims: 0

Reasons for Allowance

The following is an examiner's statement of reasons for allowance:

The following is a statement of reasons for the indication of allowable subject matter: the prior art fails to teach or render obvious the limitation of independent claims. The Applicant has claims a method and system of credit guarantee within two marketplaces.

Independent claim 1 discloses a method of credit guarantee within two marketplaces.

Independent claim 9 discloses system of credit guarantee within two marketplaces.

The following prior art references have been deemed most relevant to the allowed claim(s):

The closest prior art Carothers (US Patent Publication 2002/0069117) teaches peer-to-peer electronic marketplace including member systems and a market administrator. The member system communicates directly with each other through the mobile agents and market administrator. Members remain anonymous in this system.

The closest prior art Barrons (book Dictionary of Financial Terms) teaches an option as a well know financial instrument for trading future stocks.

Claims 1-13 are allowed because Carothers and Barron references as discussed above as the Closest Prior art of record fails to teach or render obvious a method of **providing a credit guarantee for a second marketplace where the buyers is not a member of the second marketplace.**

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Contact Information

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Kirsten S. Apple whose telephone number is 571.272.5588. The examiner can normally be reached on Monday - Friday 9:00-5:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on 571-272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-272-6126.

Art Unit: 3694

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

ksa

/Mary Cheung/

Primary Examiner, Art Unit 3694